

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Pammie Lynn Krupar

Debtor(s)

Citibank, N.A., as trustee for CMLTI Asset Trust

Movant

vs.

Pammie Lynn Krupar

Respondent(s)

BK NO. 19-23389 JAD

Chapter 13

Related to Document No. 14

Hearing Date: 10/7/2019

**OBJECTION OF Citibank, N.A., as trustee for CMLTI Asset Trust
TO CONFIRMATION OF CHAPTER 13 PLAN**

Citibank, N.A., as trustee for CMLTI Asset Trust, objects to confirmation of Debtor's Chapter 13 Plan and asserts in support of its Objection as follows:

1. Movant's claim is secured by a mortgage on Debtor's property at 357 Valley Street, McDonald, PA 15057
2. The claims bar date is November 6, 2019. Movant intends to file a claim on or before the bar date in the amount estimated at \$9,233.97 with pre-petition arrears estimated at \$1,296.94.
3. Debtor's plan asserts that the value of the property at \$40,000.00 and proposes to strip-off Movant's entire secured claim.
4. Movant believes that the value of the property is greater than \$40,000.00 and that there is value in the property to which Movant's secured claim attaches.
5. Debtor's plan proposes to impermissibly modify the Movant's claim in violation of 11 U.S.C. 1322 (b) (2).
6. Debtor's Plan does not provide sufficient funding to pay said claim including present value interest.
7. Accordingly, Debtor's Plan is not feasible, as it does not fully compensate the Movant.
8. In addition, the Debtor's Plan fails to comply with 11 U.S.C. §§ 1322 and 1325.

WHEREFORE, the Movant, Citibank, N.A., as trustee for CMLTI Asset Trust, prays that the

Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: October 1, 2019

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire

jwarmbrodt@kmlawgroup.com

Attorney I.D. No. 42524

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Phone: 412-430-3594

Attorney for Movant/Applicant

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CERTIFICATION OF SERVICE

I, James C. Warmbrodt, Esquire, hereby certify that the foregoing Objection to Confirmation was served by first class mail, postage pre-paid, upon the parties listed below on **October 1, 2019**.

Ronda J. Winnecour (VIA ECF)
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Daniel J. Boger Esq.
Harold Shepley & Associates LLC (VIA ECF)
485 Berlin Plank Road
Somerset, PA 15501
dnlboger@yahoo.com

Pammie Lynn Krupar
357 Valley Street
Mc Donald, PA 15057

Date: October 1, 2019

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire

jwarmbrodt@kmlawgroup.com

Attorney I.D. No. 42524

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Phone: 412-430-3594

Attorney for Movant/Applicant

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Debtor(s)

CHAPTER 13

Citibank, N.A., as trustee for CMLTI Asset Trust

Movant

vs.

NO. 19-23389 JAD

Pammie Lynn Krupar

Respondent(s)

Jeffrey A. Deller, Trustee

Additional Respondent

ORDER

Upon consideration of the Objection to Confirmation of the Chapter 13 Plan filed by Citibank, N.A., as trustee for CMLTI Asset Trust, it is ORDERED AND DECREED that CONFIRMATION IS DENIED.

Bankruptcy Judge